

COLONIAL AMERICAN BANK

	CPP Disbursement Date 03/27/2009	Cert 58412	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$25	\$21	-14.9%	
Loans	\$20	\$17	-14.2%	
Construction & development	\$2	\$1	-40.2%	
Closed-end 1-4 family residential	\$10	\$8	-21.2%	
Home equity	\$1	\$1	-13.7%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-56.1%	
Commercial & Industrial	\$0	\$0		
Commercial real estate	\$6	\$7	5.0%	
Unused commitments	\$1	\$0	-15.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$4	\$0	-100.0%	
Cash & balances due	\$0	\$4	1134.8%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$23	\$20	-13.4%	
Deposits	\$22	\$19	-13.4%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$2	\$2	-30.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.2%	7.1%	--	
Tier 1 risk based capital ratio	11.6%	9.1%	--	
Total risk based capital ratio	12.8%	10.3%	--	
Return on equity ¹	-41.7%	-11.7%	--	
Return on assets ¹	-3.6%	-0.9%	--	
Net interest margin ¹	3.8%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	84.9%	84.9%	--	
Loss provision to net charge-offs (qtr)	0.0%	100.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	-2.9%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans	Gross Charge-Offs		
	2009	2010	2009	2010
Construction & development	16.1%	26.9%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	1.4%	1.6%	0.0%	0.0%